

INSURANCE FOR AND BY WOMEN

How a Pioneer Broke Her Hard Way Into the Business Twenty Years Ago.

"THE best insurance man in the business is a woman," said one of the vice-presidents of the Equitable recently. He was referring to an Equitable manager, Mrs. Ray Wilner Sundelson, the only woman who has ever managed a staff of both men and women in the whole history of insurance companies. And although she has almost passed for the "only woman of her kind," Mrs. Sundelson has fought such a real battle and found such actual success that she must be told about.

In the early days of her agency—twenty years ago—she was referred to as "that Russian girl" and treated with the cordiality that an invader in new fields too often meets. A woman in business, forsooth! What did the girl mean? Men shook their heads—this was twenty years ago, remember—and the Equitable officers indulgently allowed the abnormality to go on. Her father urged her each morning and night to cease the eccentric pursuit, but the young Russian girl, with her abundant energy and slight English, worked straight ahead, piling up policies to her credit. It was not long after she had started that one of the officers took another out to lunch for the expressed purpose of asking him to get rid of "that Russian girl."

But even then she had done too much business to permit of her discharge. She worked early and late, every night going through the same performance of almost, not quite, getting locked in the building. She soon asked for a managership contract. She got it finally, but on almost impossible terms. When that contract was up she would not accept the same terms, but stated her own—those of men's contracts—and got them. To-day Mrs. Sundelson has a hundred men—and a few women—on her staff. In celebration of her twenty years' association with the Equitable company her agents are celebrating the event on the 14th of this month with a dinner to culminate what they are trying to make a banner month of business.

These are the facts, but they by no means tell the story, for that concerns the pluck and the will and the fire of spirit of that young Russian girl, born out of America and ahead of her time. One can almost see her as she was then by looking at her now. The strongly built woman may have been more wiry then and the poise may have been more dogged and confident, but the clear, amber eyes were as straight seeing as they are now and the face had the same pleasant lines, the same quick, glowing smile. One knows immediately upon



Mrs. Ray Wilner Sundelson, who is proving to women the value of insurance. Photo by Alcide Pinard.

meeting Mrs. Sundelson just why a hundred men stand by her and swear by her and bring in thousands of dollars' worth of insurance every year.

MODEST ABOUT SUCCESS.

Mrs. Sundelson insists that she had nothing at all to do with her success, but gives all the credit to her possession of a man's name, Ray, and to a generous country, the United States.

"All business people thought I was a man, you know," she smiled, "until I got into their offices or they into mine. Then I had to persuade them that I was just as good as a man. And I could never have done insurance this way in Russia or Germany or any other country."

SHE WAS IT.

She tells how agents, when answering advertisements, used to say when they were ushered into her office: "I don't want to see the stenographer; I want to see the manager," and then pull off their hats in embarrassed surprise when they learned they were talking to the manager.

She tells how she was once empanelled for jury service and how the court said rather wrathfully: "We've had all kinds of excuses from jurors, but this is the first time this one was ever pulled. Tell him to come right down here." The court was persuaded, however, to telephone her husband, who solemnly swore,

telephonically, that Ray Wilner Sundelson was his wife.

These were the everyday experiences that came with the man's size job Mrs. Sundelson was holding. Such things don't happen nowadays, but Mrs. Sundelson is one of the reasons why they don't. It may be somewhat theatrical to say that one woman, by breaking the road, makes it easier for the others to come, but it's true.

And while she was pressing her way along Mrs. Sundelson was not sacrificing the things that some good people insist a woman of career has to relinquish if she would be successful in two things at once, for she married Dr. Sundelson after six years in the business, and now has two children and a home which the doctor and the whole family are enthusiastic about.

"And they helped me in my work," she says. "They made my life so rich that all I did was vitalized."

A woman in insurance has a very different mind, however, from the woman she canvasses. Just because there is one Mrs. Sundelson it must not be supposed that women turn naturally to insurance, like flowers to the sun. For Mrs. Sundelson has found that women, excepting those in business and professions, are almost always opposed to taking out insurance.

"It is largely superstition," she says. "Wom-

She Finds Women Are Opposed to Insurance, on Account of Superstition, but Better Stickers.

en so often think that insurance means instant death. 'Wives are frequently opposed to insurance,' she quoted, "'but widows never.' No, I don't mean to be unkind, for it's really often a generous spirit that prompts them. A wife so often wants her husband to enjoy the money when he's living rather than economize for his family's protection after his death. It's a beautiful self-sacrificing spirit combined with a happy, trusting faith in the future, and I don't like to blame them for it, but it's bad business. I've heard it said that it's very hard to have a husband's memory when he has left you penniless, but that, too, is a bit severe. The evidence of the bad result, however, lies in the 90 per cent of women over sixty-five years of age who are dependent upon other people.

A NEW VIEWPOINT.

"Women in the home aren't used to insurance; it's a thing they don't talk about, like stocks and bonds. One woman I know said she did not approve of insurance, but when I explained that she was safeguarding her children she immediately said: 'Oh, yes, then I want to do it. Only that isn't what I thought insurance was.'"

"Women do respond to insurance argument, though, when it is put on a sentimental basis. They are always anxious to protect their children's futures, and they often will insure to the benefit of an institution, orphans or schools. We have one policyholder who has made a scholarship fund in a college her beneficiary.

"Women who have a turn for investment hardly ever seek out insurance. They like speculation better, or even property or banks. And usually wives in the home would rather spend money on pleasanter things than a mere twenty-year policy. Twenty years is so endless!

WOMEN STAY LONGER.

"But business and professional women are practically all insured, though it is harder to get the business woman than the business man. And yet when they are once on the books they stay and are more dependable than men policyholders. That's the way with women, it seems. They make the plunge reluctantly, but when they're in they stay in forever. Some of our biggest holders are women, of course."

Mme. Schumann-Heink is insured for \$187,000, Elsie Janis for \$50,000 and Mme. Gadski for \$100,000.

Are Women People?

By ALICE DUER MILLER.
MARRIAGE.

(According to the New York Board of Education.)
Dedicated to Mrs. Elizabeth Eldredge.

Oh, the tragedy, the pity!
Oh, the things that women do!
There's a rumor in the city,
But we hope it isn't true,
There's a scandal has been carried,
And the clubs are whispering
That a teacher has been married—
Isn't that a shocking thing?

Marriage in our estimation
For a man is not a crime,
And the Board of Education
Will not dock his pay or time;
But a woman is a lily,
Marriage is not in her line;
For an act so weak and silly
We must ask her to resign.

OUR REPRESENTATIVES.

Mr. John F. Carew, Congressman from the 17th District of New York, says that he represents the women of his district as well as the men.

Yet it seems that all the circular letters he sends to his constituents begin "Dear sir."

Nor is this merely an error of his stenographer. They go only to the registered voters of the 17th.

Furthermore, the recipients of these communications are urged to meet Mr. Carew personally at a club from which, we are informed, women are excluded.

We should be interested to know what machinery Mr. Carew has arranged in order that he may represent the opinions of women:

Who did not elect him,

Who are not addressed by him

And to whom he does not appear to be accessible.

Perhaps Mr. Carew feels that he represents women because he takes so deep an interest in their affairs.

His heart fairly bleeds for the alien woman who does not know enough to become naturalized.

He cannot understand why she doesn't.

"There are many reasons," he says in one of his circular letters, "to induce men to become naturalized citizens of the United States. They thereby assume the duty of the vote and many other duties and privileges. Women, on the other hand, rarely become citizens by naturalization, though it is just as important for them to do so as for their brothers or sons or fathers."

This letter also begins "Dear sir."

If only Mr. Carew were accessible to the women of the district they could have explained this to him.

Voteless citizenship, they might have told him, is not so important or so attractive as full citizenship.

Mr. Carew probably believes that women do not want the vote.

He is an anti-suffragist.

FELONS AND WOMEN.

During the year ending October 31, 1915, there were convicted of crime in the State of New York 82,540 people.

Of these not quite 5½ per cent were women.

LEAP YEAR VALENTINES.

"Any state which shall heretofore extend the franchise to its women shall accompany the act by an amendment providing that any women who do not wish to exercise the franchise in person shall be permitted, legally and without discredit, to delegate their vote to some male voter whom they may choose."—Prestonia Mann Martin, in The New York Times, February 1, 1916.

Will you be my voting proxy?

Will you cast my vote for me?

I'm not bold and ballot-boxy.

I am shrinking, as you see.

Won't you my elector be?

Come vote for me and be my love,
And we will all those maids reprove
That think, through pride or love of pelf,
That each can cast her vote herself.

We ourselves believe that this idea of electing proxies is capable of wide extension. It might enormously simplify the ordinary routine of life.

Already it is in informal operation in a good many families in the matter of churchgoing. Several husbands have appointed their wives their proxies in this activity.

And we understand there are many children who would be willing to choose a comrade to represent them (legally and without discredit) in the schools.

A Woman's Success at Sure-Enough Farming

By Harriet Sisson Gillespie.

"A NY woman who can support herself by stenography ought to make a living at farming," is the message Miss Jessie Thayer Morgan, director of the School of Horticulture for Women at Ambler, Penn., has for the busy typists in downtown skyscrapers. Miss Morgan has been besieged at the Great Northern Hotel with petitions from women who want to become farmers and don't know how to get the start.

Miss Morgan is a woman of varied talents, and her experience covers a number of trained pursuits, but she infinitely prefers simple agricultural pursuits to the more dignified professional

Agriculture Offers Pleasanter and More Profitable Field Than Office Work or Similar City Pursuits and Makes for Health and Happiness, Says Miss Jessie Thayer Morgan—And Really, It Isn't Hard When You Get the Right Kind of a Start.

fessions or the glamour of a vocational career in town. She has visited many of the horticultural schools for women abroad and is thoroughly conversant with the scope of the work, besides being familiar with the demand for women in various branches of horticulture. She sees a wonderful field opening up for those who love the country and are willing to work with their hands as well as their brains.

"It has been my observation," said Miss Morgan, "that every woman, sooner or later, wants a home. Every woman has an instinctive love for growing things, and often gets more pleasure and better results from cultivating than do men. Dean Watts said that if half the farmers would stay home and tend baby and let their wives go into the fields they would be more successful.

"I know women have a natural predilection for the soil, for I have seen it develop in the most astonishing way and under the most adverse circumstances. How can a girl get a start in horticulture without money? That is the stumbling block in the pathway of a good many would-be farmers. Indeed, I really think it is the knowing how to get a start that most women need. It isn't always an easy problem to solve, either, but, possessing a real love of the country and a fondness for agricultural pursuits, success is sure.

"In the event of a girl's being already in a good position, with a salary sufficiently large to enable her to lay aside a little each month, it is better to rent a place with the privilege of buying, for it is only by living on a farm one finds out its advantages and disadvantages. With the prospect ahead of becoming in time a real farmer, she will naturally spend all her spare time finding out what she can raise on that particular piece of ground and what the nearest market demands.

"There is so much good literature to be had on the subject of horticulture that it is a girl's own fault if she doesn't take advantage of it. A fund of material is available from the government bulletins, to be had for the asking, as well as from the experiment stations of the various states. By becoming a student of agriculture through home study and, perhaps, by taking a short course in some nearby state college, a young woman may gradually prepare herself for the profession. The School of Horticulture at Ambler is a training school, but, of course, not every business woman feels she can afford the tuition fee.

"If she has leisure she can get a position with a florist or a nurseryman—the latter is, perhaps, preferable—and work her way up. As a rule these positions pay little or nothing, and those in charge begrudge the time given to apprentices. However, a girl can, if she is in earnest, soon make herself useful.

"A very good plan is to run a farm and tea room in combination. In this way one can support the other. I know of several women who first started a tea room and with the income bought a farm, which, in turn, supplies

the former with poultry, eggs, milk, butter, fruit and vegetables. One girl living near a college town is paying off the mortgage on her farm by her tea room, which is the popular rendezvous for the college students.

"One New York school teacher could spin a yarn on the romance of horticulture, for to-day she is a successful farmer. She paid the original investment from her salary, meanwhile taking a course in soils, drainage and the like. She started farming in a small way, but by eliminating the middleman and selling direct to the consumer she has made good and is now well on the road to a competence for her old age.

"A professor in a Western university told me he had a farm on which he and his family live. It was about five miles from the university, and he went back and forth every day in his automobile. He was gone practically all day and his wife was running the farm in his absence—and doing it most successfully. So, you see, women from any walk in life can succeed at farming if they are made of the right stuff and have courage, patience and perseverance.

"As to the size of a farm, it all depends upon the agricultural knowledge you possess. Personally, I should have a farm of not more than ten acres. That is sufficiently large for a woman to handle, and if properly managed will produce good results. To succeed in farming a woman should specialize. Small fruits and flowers invariably bring success. There is a great demand for currants and gooseberries for jelly and preserves. Both these fruits are admirable to raise for the

reason that they may remain on the vines several days after ripening without deterioration. With most berries it is necessary to pick them as soon as ripe, else they will not be fit to eat or to ship to the market.

"Peonies and iris have much to commend them as specialties. In Southern Pennsylvania and further south peonies come out about Decoration Day and fill the need of flowers for floral decorations. There are many varieties now on the market of wonderful development and beauty. Last year we had fifty-one varieties, all charming. Iris as a cut flower is lovely, and for outdoor planting, for water gardens, borders or for picturesque landscape effects it has no equal.

"I have seen too many instances of sickly girls made over into healthy, happy, enthusiastic students through contact with the soil not to believe in it thoroughly as a means of physical rejuvenation for the weak and nervous. So far as the moral side of the work is concerned, seeds don't lie. If a girl shirks her work, the seeds will prove it themselves. You can't cheat the soil.

"As to the vocational opportunities of horticulture, they are unlimited. Scarcely a day passes at the school but we are not called upon to supply help of one sort or another. It may be a woman with a large estate wants an assistant to the head gardener, or another one, now that her grounds are laid out and her gardens well started, wants some one to keep it going. There is a growing demand for landscape gardeners and roving commissions for women to lay out hardy gardens.

"The hamper trade is one of the interesting

phases of horticulture about which too much cannot be said. If a girl lives near a big town she can pack hampers of flowers, fruit and vegetables for as many as she can take care of. Packing hampers demands a woman's taste, for the way they are put up has a bearing on their sale. In most lines of work women are paid less than men, but an attractive hamper of fruit, flowers and vegetables raised and packed by a woman will bring as good return as though packed by a man."



"Flowers invariably bring success."



"His wife was running the farm in his absence, and doing it most successfully."